

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 FREMONT STREET, 21ST FLOOR
SAN FRANCISCO, CALIFORNIA 94105

RH-XXX

CALIFORNIA CODE OF REGULATIONS, TITLE 10.
CHAPTER 5, SUBCHAPTER 1.

ADOPT ARTICLE 5.6 TO READ:

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ARTICLE 5.6 PERSONAL LINES EXAMINATION EXEMPTION REQUEST

Section 2182.1 Authority and Purpose

These regulations are promulgated pursuant to the authority granted to the Insurance Commissioner under the provisions of Section 8, Chapter 321, of the Statutes of 2000. They describe the work experience that an applicant for a personal lines license must demonstrate prior to being granted an exemption from the examination required by Section 1676 of the Insurance Code.

Section 2182.2 Definitions

- (a) "Continuous employment" means uninterrupted employment with one admitted insurer, or one fire and casualty broker-agent, including a successor in interest, for at least three years immediately prior to January 1, 2001.
- (b) "Full-time position" means an employment position that requires an eight (8) hour day, forty (40) hour workweek or a combination of work hours per day that equals a forty (40) hour work week. Employment of less than eight hours a day or 40 hours a week qualifies as "full time" within the meaning of this regulation if it is considered full-time according to established company policy or practice, and equals no less than a thirty-six (36) hour

work week.

- (c) "Experience" is the applicant's training and knowledge about the personal lines products to be transacted.
- (d) "Personal lines coverage" means automobile insurance as defined in Section 660 of the Insurance Code, residential property insurance as defined in Section 10087 of the Insurance Code including earthquake and flood insurance, personal watercraft insurance, and umbrella or excess liability insurance when written over one or more underlying automobile or residential property insurance policies.

NOTE: Authority cited: Stats. 2000, ch. 321, § 8, p. 2186.
Reference: Sections 1625.5 and 1676, Insurance Code.

Section 2182.3 Personal Lines Examination Exemption
Request

- (a) Every person desiring an exemption from the personal lines examination shall submit to the Insurance Commissioner a request, Form #LIC.PL1, Personal Lines Examination Exemption Request (Rev 05/2001), Attachment A. The applicant shall provide information including, but not be limited to, the following:
 - (i) the applicant's legal name;
 - (ii) the applicant's social security number to fulfill the identification information requirement. The social security number is mandatory pursuant to California Insurance Code Section 1666.5, California Civil Code Section 1798.17, California Family Code Section 17520 (d), and the Federal Privacy Act of 1974, Section 7 (a)(2)(B) and 7(b)).
 - (iii) experience demonstrating continuous employment in a full-time position.
 - (iv) employer certification to attest to the accuracy of information provided.

NOTE: Authority cited: Stats. 2000, ch. 321, § 8, p. 2186.
Reference: Sections 1625.5, 1676 (a)-(i), Insurance Code.

Section 2182.4 Applicant Qualifications

- (a) The Insurance Commissioner shall grant an exemption from the personal lines license examination unless an

applicant fails to demonstrate the following qualifications:

- (i) Continuous employment in a full-time position as defined by section 2182.2(a).
- (ii) Experience with the personal lines insurance coverage to be transacted.
- (iii) That the applicant has not previously been denied license or had a license suspended or revoked by the Insurance Commissioner.

NOTE: Authority cited: Stats. 2000, ch. 321, § 8, p. 2186.
Reference: Sections 1625.5, 1676(b)-(i), Insurance Code.

Section 2182.5 Deadline for Exemption Request

- (a) An applicant who is seeking an exemption from a personal lines license examination shall submit a Personal Lines Examination Exemption Request (Form #LIC.PL1), to the Insurance Commissioner on or before December 31, 2001.

NOTE: Authority cited: Stats. 2000, ch. 321, § 8, p. 2186.
Reference: Section 1676(i), Insurance Code.